We claim:

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1	1.	A me	thod of	providing a system for selective communication of promotional				
2		inform	nformation among a plurality of sponsors and a plurality of users over a computer					
3		netwo	network comprising the acts of:					
4		a)	enrol	ling a plurality of sponsors, the act of enrolling each sponsor				
5			comp	orising the act of assigning the sponsor with at least one group of				
6			custo	mization parameters which are sufficient to uniquely define the look				
7			and fo	eel of a value portal skin;				
8		b)	provi	ding a sponsor server software in computer useable form to at least				
9			one o	of the plurality of sponsors, wherein the sponsor server software				
10			execu	ating on a sponsor server comprises functionality for communicating				
11			mess	ages with a client software on a user's computer over the computer				
12			netwo	ork according to a special communication protocol;				
13		c)	provi	ding the client software to a plurality of users in machine useable				
14			form,	each of said plurality of users having a user's computer capable of				
15			using	the client software and having access to the computer network,				
16			where	ein each user's computer operates under an operating system having a				
17			grapl	nical user interface with a task bar thereon, and wherein the client				
18			softw	vare when executing on a user's computer comprises				
19			i)	functionality for installing a value portal on the user's computer, the				
20				look and feel of the value portal capable of being defined by any of				
21				the unique group of customization parameters defining a value				
22				portal skin which have been assigned to each of the plurality of				
23				sponsors,				
24			ii)	functionality for providing access to a plurality of additional				
25				utilitarian application programs through said value portal,				
26			iii)	a system database capable of storing a plurality of groups of				

customization parameters, said system database comprising at least

one group of customization parameters therein corresponding to at 28 29 least one sponsor of said plurality of sponsors, functionality for choosing which group of customization parameters 30 iv) from the plurality of groups of customization parameters in the 31 system database will be used to define the look and feel of the value 32 33 portal, 34 functionality for exchanging messages with at least one sponsor v) 35 through communication with a sponsor server operated by the 36 sponsor server software, according to the special communication 37 protocol, functionality for displaying messages on the value portal, and vi) <u>_</u>39 vii) functionality for registering a user with a sponsor server executing the sponsor server software. L. **N** 1 2. The method of claim 1 further comprising the act of providing at least one 2 authentication server operating with an authentication server software accessible to the computer network, said authentication server being capable of authenticating a communication between one of said plurality of user's computers operating the 5 client software and a sponsor server operating the sponsor server software 6 communicating according to the special communication protocol. 1 3. The method of claim 2 wherein the plurality of additional utilitarian application 2 programs are accessible only when the client software is operating on a user's 3 computer, whereby regular use of the software is promoted. 1 4. The method of claim 3 wherein the functionality of the plurality of utilitarian 2 application programs is invariant to which group of customization parameters

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defines the value port skin.

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- The method of claim 4 wherein the client software further comprises functionality for periodically accessing at least one sponsor server to obtain messages according to the special communication protocol.
- The method of claim 5 wherein the client software further comprises functionality for optionally updating the client software program and system database on a user's computer during a communication according to the special message protocol.
- The method of claim 6 wherein the value portal is installed overlaying the task bar on the graphical user interface.
 - 8. The method of claim 6 wherein the value portal is installed adjacent to the task bar on the graphical user interface.
 - 9. The method of claim 6 wherein the client software launches an application program with the value portal included thereon.
- 1 10. The method of claim 6 wherein the client software, the sponsor server software,
 2 and the special message protocol contain functionality to enable a first user to
 3 exchange a message with a second user through a common sponsor server which
 4 both the first user and the second user periodically exchange messages.

1 11. A client software on a computer readable medium for operation on a user's 2 computer comprising: 3 functionality for installing a value portal on a user's computer, the look and a) 4 feel of the value portal capable of being defined by a group of 5 customization parameters defining a value portal skin which have been 6 assigned to a sponsor; 7 b) functionality for providing access to a plurality of additional utilitarian 8 application programs through said value portal; a system database capable of storing a plurality of groups of customization 9 c) 10 parameters, said system database comprising at least one group of **1**1 customization parameters therein corresponding to at least one sponsor; 直 12 functionality for choosing which group of customization parameters from d) the plurality of groups of customization parameters in the system database ₩14 ₩15 will be used to define the look and feel of the value portal; e) functionality for exchanging messages with at least one sponsor through 16 communication with a sponsor server operated by a sponsor server ⊬17 ⊬18 software, according to a special communication protocol; f) functionality for displaying messages on the value portal; and g) functionality for registering a user with a sponsor server executing the 20 sponsor serve software, wherein the sponsor server software comprises 21 functionality for communicating with the user's computer executing the 22 client software when operating the sponsor server software. 1 12. The client software of claim 11 wherein the plurality of additional utilitarian 2 application programs are accessible only when the client software is operating on a 3 user's computer, whereby regular use of the software is promoted.

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13. The client software of claim 12 wherein the functionality of the plurality of 2 utilitarian application programs is invariant to which group of customization parameters defines the value portal skin.

1	14.	The client software of claim 13 wherein the client software further comprises
2		functionality for periodically accessing at least one sponsor server to obtain
3		messages according to the special communication protocol.

- 1 15. The client software of claim 14 wherein the client software further comprises
 2 functionality for optionally updating the client software program and system
 3 database on a user's computer during a communication according to the special
 4 communication protocol.
- 1 16. The client software of claim 15 wherein the value portal is installed overlaying the task bar on the graphical user interface.
 - 17. The client software of claim 15 wherein the value portal is installed adjacent to the task bar on the graphical user interface.
 - 18. The client software of claim 15 wherein the client software launches an application program with the value portal included thereon.
- 1 19. A sponsor server software on a computer readable medium which is capable of communicating with the client software of claim 15 according to the special communications protocol.

1	20.	A system for selective communication of promotional information among a					
2		plura	plurality of sponsors and a plurality of users over a computer network comprising:				
3		a)	at lea	st one sponsor server accessible over the computer network;			
4		b)	spons	sor server software operating said at least one sponsor server;			
5		c)	a plu	rality of user's computers, having access to the computer network and			
6			opera	ating under control of an operating system with a graphical interface			
7			havin	g a task bar thereon;			
8		d)	client	software operating each of the plurality of user's computers said			
9			client software comprising				
10			i)	functionality for installing a value portal, the look and feel of the			
= 11				value portal capable of being defined by a group of customization			
<u>2</u> 12				parameters defining a value portal skin which has been assigned to a			
₫13				sponsor,			
<u>–</u> 14			ii)	functionality for providing access to a plurality of additional			
15 N				utilitarian application programs through said value portal,			
16			iii)	a system database capable of storing a plurality of groups of			
17				customization parameters, said database comprising at least one			
18				group of customization parameters therein corresponding to at least			
19				one of said plurality of sponsors,			
20			iv)	functionality for choosing which group of customization parameters			
21				from the at least one group of customization parameters in the			
22				system database which will be used to define the look and feel of			
23				the value portal,			
24			v)	functionality for exchanging messages with the at least one sponsor			
25				server,			
26			vi)	functionality for displaying messages on the value portal, and			
27			vii)	functionality for registering each of the plurality of users with the at			
28				least one sponsor server; and			
29		e)	a spe	cial communication protocol by which a user's computer system			
30			operated by the client software can exchange messages with the at least				

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- 31 one sponsor server operated by the sponsor server software, said special 32 communication protocol implemented in software operating on the at least 33 one sponsor server and the plurality of user's computers.
- 1 21. The system of claim 20 further comprising at least one authentication server 2 operating with authentication server software capable of authenticating one of said 3 plurality of user's computers to the at least one sponsor server according to the 4 special communication protocol.
- 1 22. The system of claim 21 wherein the computer network is the Internet.
 - 23. The system of claim 22 wherein the at least one sponsor server comprises a plurality of sponsor servers which are each operated by at least one sponsor.
 - 24. The system of claim 23 wherein the plurality of additional utilitarian programs are accessible only when the client software program is operating, and the functionality of the plurality of utilitarian programs is invariant to selection of which group of customization parameters defines the look and feel of a value portal, whereby regular use of the client software is encouraged.
- 1 25. The system of claim 24 wherein the communications protocol further comprises 2 functionality for updating the client software program and system database on a 3 user's computer during a communication session with a sponsor server.
- 1 26. The system of claim 25 wherein the sponsor server software, the client software, 2 and the special communications protocol provide functionality for a first user's computer and a second user's computer to exchange a message through a common 3 4 sponsor server which both the first user and second user periodically exchange 5 messages according to the special communications protocol.

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- 1 27. The system of claim 25 wherein the value portal installed by the client software is 2 installed overlaying the task bar on the graphical user interface.
- 1 28. The system of claim 25 wherein the value portal installed by the client software is 2 installed adjacent to the task bar on the graphical user interface.
- 1 29. The system of claim 25 wherein the value portal installed by the client software is 2 installed within an application program launched by the client software.
 - 30. The personalized dynamically variable virtual network accessible to one of the plurality of user's computers in the system of claim 26 comprising the at least one authentication server, the sponsor servers with which the one user's computer exchanges messages, and the user's computers which exchange messages with the sponsor servers which the one user's computer exchanges messages.